retrieving from the system and/or the third party site and securely transmitting by the system and/or the third party site appropriate user authentication credentials for the at least one second third party Web site; and

logging the user into the at least one second third party site.

29.   (new) The method of claim 28 wherein the system and/or third party site encrypts the user authentication credentials.

30.   (new) The method of claim 28 wherein the authentication process includes personal data that is not authentication credentials.

31.   (new) The method of claim 1 wherein the user accesses the system and/or the third party sites using a device capable of accessing the network.

32.   (new) The method of claim 8, wherein the step of going to a third party Web site by the user further comprises the steps of:

going, by the user, from the third party Web site to at least one second third party Web site;

initiating an authentication process;

retrieving from the system and/or the third party Web site and securely transmitting by the system and/or the third party Web site appropriate user authentication credentials for the at least one second third party Web site; and

logging the user into the at least one second third party Web site.

33.   (new) The method of claim 32 wherein the system and/or third party Web site encrypts the user authentication credentials.

34.   (new) The method of claim 32 wherein the authentication process includes personal data that is not authentication credentials.

35.   (new) The method of claim 8 wherein the user accesses the system and/or the third party sites using a device capable of accessing the network.

36.   (new) The method of claim 14, wherein the step of linking to the at least one participating merchant further comprises the steps of:

going, by the user, from the at least one participating merchant to at least one second third party Web site;

initiating an authentication process;

retrieving from the system and/or the at least one participating merchant and securely transmitting by the system and/or the at least one participating merchant site appropriate user authentication credentials for the at least one second third party Web site; and

logging the user into the at least one second third party Web site.

37.   (new) The method of claim 36 wherein the system and/or the at least one participating merchant encrypts the user authentication credentials.

38.   (new) The method of claim 36 wherein the authentication process includes personal data that is not authentication credentials.

39.   (new) The method of claim 14 wherein the user accesses the system and/or the at least one participating merchant using a device capable of accessing the network.

40.   (new) The method of claim 21, wherein the step of going to a third party Web site by the user further comprises the steps of: